

# Georgia Secure Deposit Program Review

2/7/2020

As of: 12/31/2019

3,349 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period
AB&T	\$13,231,105	\$1,241,879	\$11,989,226	50%	\$5,994,613	\$6,500,000	\$505,387	0.09%
American Commerce Bank	\$5,619,166	\$2,080,574	\$3,538,592	50%	\$1,769,296	\$3,000,000	\$1,230,704	0.03%
American Pride Bank	\$228,989	\$228,989	\$0	25%	\$0	\$0	\$0	0.00%
Ameris Bank	\$911,175,603	\$62,368,113	\$848,807,490	50%	\$424,403,745	\$444,157,834	\$19,754,088	6.48%
Bank of America, National Association	\$1,217,176,300	\$15,722,861	\$1,201,453,439	50%	\$600,726,720	\$775,626,266	\$174,899,546	9.18%
BankSouth	\$26,506,084	\$3,505,064	\$23,001,020	50%	\$11,500,510	\$18,000,000	\$6,499,490	0.18%
Branch Banking and Trust Company	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Cadence Bank	\$356,749,642	\$19,312,127	\$337,437,515	50%	\$168,718,757	\$209,228,442	\$40,509,684	2.58%
CenterState Bank	\$37,019,681	\$3,715,556	\$33,304,125	50%	\$16,652,062	\$27,231,032	\$10,578,970	0.25%
Citibank, N.A.	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Colony Bank	\$167,892,914	\$24,290,837	\$143,602,077	50%	\$71,801,039	\$122,347,185	\$50,546,146	1.10%
Douglas National Bank	\$6,187,219	\$1,250,000	\$4,937,219	25%	\$1,234,305	\$2,718,937	\$1,484,633	0.04%
Fifth Third Bank	\$1,307,323	\$750,000	\$557,323	25%	\$139,331	\$726,505	\$587,174	0.00%

**Note:** Net deposits used for calculating 20% of pool for additional required collateral: **\$13,094,554,196.00**

**Note:** Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

\*Bank was in compliance for required collateral amount within three business days of month end.

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First National Bank of Decatur County	\$20,180,483	\$2,003,096	\$18,177,388	50%	\$9,088,694	\$8,805,960	(\$282,734)*	0.14%
First Peoples Bank	\$54,579,638	\$3,598,494	\$50,981,144	50%	\$41,853,717	\$44,264,281	\$2,410,565	0.39%
First State Bank	\$16,416,507	\$3,687,868	\$12,728,639	50%	\$6,364,320	\$6,432,008	\$67,689	0.10%
FirstBank	\$55,782,905	\$2,591,566	\$53,191,339	50%	\$26,595,670	\$26,912,767	\$317,098	0.41%
JPMorgan Chase Bank, National Association	\$717,619,684	\$5,792,396	\$711,827,288	50%	\$355,913,644	\$400,000,000	\$44,086,356	5.44%
Morris Bank	\$127,869,819	\$9,413,747	\$118,456,072	25%	\$29,614,018	\$58,716,493	\$29,102,475	0.90%
Newton Federal Bank	\$15,463,001	\$1,415,755	\$14,047,246	50%	\$7,023,623	\$8,000,000	\$976,377	0.11%
Pinnacle Bank	\$107,420,951	\$9,422,361	\$107,998,590	50%	\$53,999,295	\$55,000,000	\$1,000,705	0.82%
PNC Bank, National Association	\$613,787,039	\$8,475,388	\$605,311,651	75%	\$453,983,738	\$477,008,301	\$23,024,563	4.62%
Quantum National Bank	\$108,326,089	\$2,958,826	\$105,367,263	25%	\$26,341,816	\$39,000,000	\$12,658,184	0.80%
Regions Bank	\$519,426,536	\$24,618,864	\$494,807,672	50%	\$247,403,836	\$253,896,347	\$6,492,511	3.78%
Renasant Bank	\$226,112,809	\$17,005,906	\$209,106,903	25%	\$52,276,726	\$58,207,979	\$5,931,253	1.60%
ServisFirst Bank	\$58,461,037	\$2,309,872	\$56,151,165	50%	\$28,075,582	\$27,923,895	(\$151,687)***	0.43%
SouthCrest Bank, NA	\$85,302,960	\$7,748,155	\$77,554,805	75%	\$58,166,103	\$62,324,049	\$4,157,946	0.59%
Southern Bank & Trust	\$3,389,928	\$1,200,000	\$2,189,928	50%	\$1,094,964	\$1,669,814	\$574,850	0.02%
Southwest Georgia Bank	\$77,850,715	\$7,935,948	\$69,914,767	50%	\$34,957,383	\$58,422,760	\$23,465,377	0.53%
SunTrust Bank	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
Synovus Bank	\$1,346,037,015	\$71,292,540	\$1,274,744,475	50%	\$637,372,238	\$667,790,721	\$30,418,483	9.73%
The Citizens Bank of Swainsboro	\$19,957,450	\$3,065,364	\$16,892,085	50%	\$8,446,043	\$9,211,700	\$765,658	0.13%

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The Commercial Bank	\$32,493,896	\$1,886,622	\$30,607,274	25%	\$7,651,819	\$8,189,347	\$537,528	0.23%
The Piedmont Bank	\$108,001,764	\$2,750,000	\$105,251,764	50%	\$52,625,882	\$52,425,317	(\$200,565)***	0.80%
Truist Bank	\$3,728,199,147	\$114,507,382	\$3,613,691,765	50%	\$2,304,236,345	\$2,430,000,000	\$125,763,655	27.60%
U.S. Bank, National Association	\$0	\$0	\$0	50%	\$0	\$0	\$0	0.00%
United Community Bank	\$1,143,154,672	\$50,731,789	\$1,092,422,884	50%	\$546,211,442	\$572,022,940	\$25,811,498	8.34%
Vinings Bank	\$81,538,484	\$3,000,000	\$78,538,484	75%	\$79,632,347	\$85,099,169	\$5,466,822	0.60%
Wells Fargo Bank, National Association	\$2,880,655,038	\$89,456,702	\$2,791,198,337	50%	\$1,481,742,917	\$1,741,082,624	\$259,339,707	21.32%
	<b>\$14,891,121,593</b>	<b>\$581,334,638</b>	<b>\$14,319,786,955</b>		<b>\$7,853,612,539</b>	<b>\$8,761,942,671</b>	<b>\$908,330,132</b>	

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